

and are adopted as business records of Rushmore. My testimony is based upon my familiarity with the business practices, record keeping system and practices of Rushmore, as mortgage servicer for U.S. Bank, and my review of Rushmore's business records.

4. Maybellene Anderson ("Decedent") executed a Texas Home Equity Note ("Note") dated July 22, 2005 in the amount of \$65,600.00 and a Texas Home Equity Security Instrument ("Deed of Trust") of even date. A true and correct copy of the Note and Texas Home Equity Affidavit and Agreement is attached hereto as **Exhibit A-1** and incorporated herein by reference. A true and correct copy of the Deed of Trust is attached hereto as **Exhibit A-2** and incorporated herein by reference. The Note and Deed of Trust, along with any amendments and supplements thereto and all other documents that the Decedent executed in connection therewith relating to the Property are referred collectively as the "Loan."

5. U.S. Bank is the current holder of the note.

6. According to Rushmore's records, the Loan is due for the September 10, 2010 payment and all subsequent payments. The Decedent was provided written notice and demand to cure the delinquency via certified mail but has not cured the default. A true and correct copy of the notice of default is attached hereto as **Exhibit A-3**. The Decedent, or anyone acting on the Decedent's behalf, failed to cure the default. As such, a lawsuit was filed which contained acceleration language within the petition. The total accelerated amount that is due to pay off the loan as of November 2020 is \$126,458.18. Interest continues to accrue at the per diem rate of \$10.76. A true and correct copy of the payoff quote is attached hereto as **Exhibit A-4**.

7. The exhibits attached hereto are records kept by Rushmore in the regular course of business and were made at or near the time of the acts, events, conditions and/or opinions recorded therein and by an employee or representative of Rushmore, as mortgage servicer for U.S. Bank, with knowledge of those matters and/or documents received from third parties that have been incorporated and now are part of the business records of Rushmore with respect to the Loan. It was the regular business practice of Rushmore for an employee or representative with knowledge of the acts, events, conditions and/or opinions recorded in these records to record or transmit the information (included) in these records and/or receive and incorporate them as business records related to the Loan. The exhibits attached hereto are the originals or exact duplicates of the originals, with the exception that portions of the Loan number and/or other sensitive personal identifying information has been redacted.

8. Pursuant to 28 U.S.C (S) 1746, I declare under penalty of perjury that the foregoing is true and correct. Date this _ day of June 2021.


NAME OF DECLARANT